

Information to identify the case:

Ezgi Cetinler

Debtor 1:
 First Name _____ Middle Name _____ Last Name _____
 Debtor 2:
 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
 United States Bankruptcy Court: District of New Jersey
 Case number: 19-20693-VFP

Social Security number or ITIN: xxx-xx-3514

EIN: _____

Social Security number or ITIN: _____

EIN: _____

Date case filed for chapter: 7 5/28/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Ezgi Cetinler	
2. All other names used in the last 8 years		
3. Address	201 Oakdene Place Apt A1 Cliffside Park, NJ 07010	
4. Debtor's attorney Name and address	Moshie Solomon Law Offices of Moshie Solomon, P.C. One University Plaza, Suite 412 Hackensack, NJ 07601	Contact phone 201-705-1470
5. Bankruptcy trustee Name and address	Eric Raymond Perkins Eric R. Perkins, Chapter 7 Trustee 354 Eisenhower Parkway Suite 1500 Livingston, NJ 07039	Contact phone 973-422-1100

For more information, see page 2 >

Debtor Ezgi Cetinler

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 5/29/19
7. Meeting of creditors	July 8, 2019 at 11:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/6/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6
United States Bankruptcy Court
District of New Jersey

In re:
 Ezgi Cetinler
 Debtor

Case No. 19-20693-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 35

Date Rcvd: May 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2019.

db	+Ezgi Cetinler, 201 Oakdene Place, Apt A1, Cliffside Park, NJ 07010-2258
518269128	+American Web Loan, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074-1745
518269130	+Barclays/ Uber, Card Services, P.O. Box 8801, Wilmington, DE 19899-8801
518269135	Capital One/ Neiman Marcus, PO Box 729080, Dallas, TX 75372-9080
518269136	+Capital One/Saks Fifth Avenue, 3455 Hwy 80 West, Jackson, MS 39209-7202
518269138	+Chase, National Legal Processing, 451 Florida Street, 3rd Floor, Baton Rouge, LA 70801-1724
518269139	+Citi/ Expedia, Box 6062, Sioux Falls, SD 57117-6062
518269141	+Citigroup, 388 Greenwich Street, New York, NY 10013-2375
518269142	+Cliffside Park Dental Group PA, Attn: Sedehi Ahmad DDS, 527 Anderson Ave., Cliffside Park, NJ 07010-1621
518269146	+Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505
518269147	+DSNB/ Macy's, c/o Credit Control LLC, 8001 Woodland Ctr. Blvd., Ste. 200, Tampa, FL 33614-2434
518269148	+Englewood Hospital, 350 Engle St., Englewood, NJ 07631-1898
518269149	Genesis FS Card Services/ Indigo, PO Box 4499, Beaverton, OR 97076-4499
518269151	Marcus by Goldman Sachs, Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
518269153	Nissan Motor Acceptance Corp, NMAC Bankruptcy Department, PO BOX 660366, Dallas, TX 75266-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: msolomon@moshiesolomonlaw.com May 30 2019 00:21:32 Moshie Solomon,

Law Offices of Moshie Solomon, P.C., One University Plaza,, Suite 412, Hackensack, NJ 07601

tr +EDI: BERPERKINS.COM May 30 2019 03:48:00 Eric Raymond Perkins,
 Eric R. Perkins, Chapter 7 Trustee, 354 Eisenhower Parkway, Suite 1500, Livingston, NJ 07039-1023

smg E-mail/Text: usanj.njbankr@usdoj.gov May 30 2019 00:23:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 30 2019 00:22:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518269129 +EDI: TSYS2.COM May 30 2019 03:43:00 Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014

518269131 +EDI: TSYS2.COM May 30 2019 03:43:00 Bloomingdales, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

518269140 EDI: CITICORP.COM May 30 2019 03:43:00 Citibank/CCSI, Bankruptcy Dept., 7930 NW 110th St., POB 20487, Kansas City, MO 64195-9904

518269132 EDI: CAPITALONE.COM May 30 2019 03:43:00 Capital One, Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285

518269133 EDI: CAPITALONE.COM May 30 2019 03:43:00 Capital One Bank, Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285

518269134 EDI: CAPITALONE.COM May 30 2019 03:43:00 Capital One/ Dressbarn, PO Box 30258, Salt Lake City, UT 84130-0258

518269137 EDI: CHASE.COM May 30 2019 03:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298

518269143 +E-mail/Text: bk@coastprofessional.com May 30 2019 00:22:55 Coast Professional, Inc., PO Box 2876, West Monroe, LA 71294-2876

518269144 EDI: WFNBNB.COM May 30 2019 03:43:00 Community Bank/ Express, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

518269145 +EDI: RCSFNBMARIN.COM May 30 2019 03:43:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

518269150 +EDI: TSYS2.COM May 30 2019 03:43:00 Macys, Credit and Consumer Services, 9111 Duke Boulevard, Mason, OH 45040-8999

518269152 +E-mail/Text: kurucn@mail.montclair.edu May 30 2019 00:23:25 Montclair State University, 1 Normal Avenue, Montclair, NJ 07043-1699

518269154 +E-mail/Text: bnc@nordstrom.com May 30 2019 00:22:04 Nordstrom, PO Box 6555, Englewood, CO 80155-6555

518269155 +E-mail/Text: bnc@nordstrom.com May 30 2019 00:22:04 Nordstrom Bank FSB, Recovery/Bankruptcy Dept, PO Box 6566, Englewood, CO 80155-6566

518269156 EDI: SALLIEMAEBANK.COM May 30 2019 03:48:00 Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

518269157 EDI: RMSC.COM May 30 2019 03:43:00 Synchrony Bank/ Amazon, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 35

Date Rcvd: May 29, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

NONE.

TOTAL: 0